

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Victor Michael Matichko Jr.
Maryssa Anne Matichko
Debtor(s)

Bankruptcy Case No.: 18-24578-JAD

Chapter: 13
Docket No.: 84 - 23
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 10/7/20 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1896 as of 11/20. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Flagstar BK CL 28 gov/ with payment changes implemented .
- ☒ H. Additional Terms: Capital One Auto Finance CL 6: No further payments due to surrender. The prior payments were proper and ratified.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) IT IS FURTHER ORDERED THAT:

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: September 7, 2021

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Victor Michael Matichko, Jr.
Maryssa Anne Matichko
Debtors

Case No. 18-24578-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 07, 2021

User: jfur
Form ID: 149

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	Victor Michael Matichko, Jr., Maryssa Anne Matichko, 130 Winfield Cir, Greensburg, PA 15601-6754
14955297	Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
14955299	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court., Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91413-0848
14955306	Clearview FCU, PO Box 1289, Coraopolis, PA 15108
14955309	+ Continental Financial Co, 4550 New Linden Hill Rd, Wilmington, DE 19808-2930
14955313	Fedloan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
14955317	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14955316	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
14955320	Keith Gjebre, DMD, 510 Pellis Rd # 102, Greensburg, PA 15601-4583
14976741	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14955322	+ Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182
14955323	Security Credit Services, 306 Enterprise Dr, Oxford, MS 38655-2762
14955324	TBOM/CONFIN, PO Box 8099, Newark, DE 19714-8099
14955325	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court., Tempoe LLC, 1750 Elm St Ste 1200, Manchester, NH 03104-2907
14955326	+ Timothy Ruffner, 303 Sycamore St., Vandergrift, PA 15690-1427
15033449	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc@atlasacq.com	Sep 08 2021 02:30:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Sep 08 2021 02:36:41	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14972220	Email/Text: bnc@atlasacq.com	Sep 08 2021 02:30:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14955294	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 08 2021 02:30:00	Abercrombie and Fitch - Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14955295	Email/Text: bankruptcy@rentacenter.com	Sep 08 2021 02:30:00	Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-5837
14955296	Email/Text: ally@ebn.phinsolutions.com	Sep 08 2021 02:30:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14955298	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 08 2021 02:36:43	Best Buy - CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14955304	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 08 2021 02:30:00	CCB/CHLDPLCE, PO Box 182120, Columbus, OH 43218-2120
14955300	Email/PDF: AIS.cocard.ebn@americaninfosource.com		

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		Sep 08 2021 02:36:43	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14955301	Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Sep 08 2021 02:36:41	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
14964778	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Sep 08 2021 02:36:43	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14971204	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 08 2021 02:36:45	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14955302	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 08 2021 02:36:41	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14955303	Email/PDF: gecsed@recoverycorp.com	Sep 08 2021 02:36:43	CareCredit - Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14955305	Email/Text: bzern@celticbank.com	Sep 08 2021 02:30:00	Celtic Bank Corp, 268 S State St Ste 300, Salt Lake City, UT 84111-5314
14989842	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 08 2021 02:36:43	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
14955308	Email/Text: bankruptcy@clearviewfcu.org	Sep 08 2021 02:30:00	Clearview FCU, 8805 University Blvd, Moon Township, PA 15108-4212
14955307	Email/Text: bankruptcy@clearviewfcu.org	Sep 08 2021 02:30:00	Clearview FCU, 8805 University Blvd, Coraopolis, PA 15108-4212
14955310	Email/Text: ccusa@ccuhome.com	Sep 08 2021 02:30:00	Credit Collections USA, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14955311	Email/PDF: creditonebknofications@resurgent.com	Sep 08 2021 02:36:43	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14955312	Email/Text: mrdiscen@discover.com	Sep 08 2021 02:30:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
14955315	Email/Text: jill@ffcc.com	Sep 08 2021 02:30:00	First Federal Credit Control, 24700 Chagrin Blvd # 205, Cleveland, OH 44122-5630
14989320	Email/Text: cashiering-administrationservices@flagstar.com	Sep 08 2021 02:30:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
14955314	+ Email/Text: bnc-bluestem@quantum3group.com	Sep 08 2021 02:30:00	Fingerhut - Webbank, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14955318	Email/Text: cashiering-administrationservices@flagstar.com	Sep 08 2021 02:30:00	Flagstar Bank, 5151 Corporate Dr, Troy, MI 48098-2639
14955319	Email/Text: bnc-bluestem@quantum3group.com	Sep 08 2021 02:30:00	Gettington - Webbank, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14966100	Email/PDF: resurgentbknofications@resurgent.com	Sep 08 2021 02:36:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14994750	+ Email/Text: ecfbankruptcy@progleasing.com	Sep 08 2021 02:30:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
14990318	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 08 2021 02:36:41	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14973348	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 08 2021 02:36:41	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14956467	+ Email/PDF: rmscedi@recoverycorp.com	Sep 08 2021 02:36:43	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14955321	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 08 2021 02:30:00	Petland - Comenity Capital, PO Box 182120, Columbus, OH 43218-2120
14967374	+ Email/Text: JCAP_BNC_Notices@jcap.com	Sep 08 2021 02:30:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

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14960338	Email/Text: bnc-quantum@quantum3group.com	Sep 08 2021 02:30:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14960337	Email/Text: bnc-quantum@quantum3group.com	Sep 08 2021 02:30:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14984830	Email/Text: bnc-quantum@quantum3group.com	Sep 08 2021 02:30:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14984829	Email/Text: bnc-quantum@quantum3group.com	Sep 08 2021 02:30:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14989760	+ Email/Text: bncmail@w-legal.com	Sep 08 2021 02:30:00	Scolopax, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14955328	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Sep 08 2021 02:30:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
14955327	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Sep 08 2021 02:30:00	Verizon, 500 Technology Dr # 300, Weldon Spring, MO 63304-2225
14983966	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Sep 08 2021 02:36:43	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14955329	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Sep 08 2021 02:30:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055
14955330	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 08 2021 02:30:00	Victoria Secret - Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK, FSB
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14973050	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2021 at the address(es) listed

District/off: 0315-2

User: jfur

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Date Rcvd: Sep 07, 2021

Form ID: 149

Total Noticed: 59

below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmlawgroup.com
Matthew R. Schimizzi	on behalf of Joint Debtor Maryssa Anne Matichko mrs@schimizzilaw.com G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmg@schimizzilaw.com
Matthew R. Schimizzi	on behalf of Debtor Victor Michael Matichko Jr. mrs@schimizzilaw.com, G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmg@schimizzilaw.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6